

Information to identify the case:

Debtor 1	<u>Raymond D Calkin</u>	Social Security number or ITIN	xxx-xx-3966
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Stephanie L Romano-Calkin</u>	Social Security number or ITIN	xxx-xx-1605
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-30108-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Raymond D Calkin

Stephanie L Romano-Calkin
aka Stephanie L Calkin

12/9/22

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Raymond D Calkin
Stephanie L Romano-Calkin
Debtors

Case No. 17-30108-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Dec 09, 2022

Form ID: 3180W

Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Raymond D Calkin, Stephanie L Romano-Calkin, 2387 Quail Street, Vineland, NJ 08361-7358
cr	+ Bridgeton Onized FCU, c/o McKenna DuPont, 229 Broad St, PO Box 610, Red Bank, NJ 07701-0610
517103442	+ Bridgeton Onized FCU, 2550 S Main Rd., Vineland, NJ 08360-7138
517103450	+ Home Depot, PO Box 29429, Atlanta, GA 30359-0429
517103451	+ Home Depot Loan Services, P.O. Box 29429, Atlanta, GA 30359-0429
517305033	+ Home Depot Loan Services, Greensky LLC, PO Box 530584, Atlanta GA 30353-0584
517103452	+ Kings Creek Plantation, 191 Cottage Cove Lane, Williamsburg, VA 23185-5811
517103457	+ Ramour and Flannigan/TD, P O Box 731, Mahwah, NJ 07430-0731
517103458	+ Richard Romano, 2150 E. Oak Dr., Millville, NJ 08332-9418
517103459	+ SYNOVUSBK/THDLOAN, 1797 N East Expy NE, Atlanta, GA 30329-7803
517103461	+ Toyota Motor Credit, Attn: Alltran Financial LP, P O Box 4043, Concord, CA 94524-4043

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 09 2022 21:13:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Dec 09 2022 21:13:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517103439	+ EDI: BMW.COM	Dec 10 2022 01:53:00	Alphera Financial Services, P O Box 3608, Dublin, OH 43016-0306
517103440	EDI: BANKAMER.COM	Dec 10 2022 01:53:00	Bank of America, PO Box 982235, El Paso, TX 79998-2235
517112071	EDI: BMW.COM	Dec 10 2022 01:53:00	BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
517111207	+ EDI: AISACG.COM	Dec 10 2022 01:53:00	BMW Financial Services NA, LLC Department, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517266884	+ EDI: BANKAMER2.COM	Dec 10 2022 01:53:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517146081	Email/Text: laura@redbanklaw.com	Dec 09 2022 21:12:00	Bridgeton Onized Federal Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC, PO Box 610, Red Bank, NJ 07701-0610
517103443	EDI: CAPITALONE.COM	Dec 10 2022 01:53:00	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
517103446	EDI: CITICORP.COM	Dec 10 2022 01:53:00	Citi, PO Box 6004, Sioux Falls, SD 57117-6004
517103447	+ EDI: CITICORP.COM	Dec 10 2022 01:53:00	Citi Card, P O Box 6004, Sioux Falls, SD

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User: admin

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517103448	+ EDI: NAVIENTFKASMDOE.COM	Dec 10 2022 01:53:00	57117-6004 Dept. of Ed/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
517103449	+ Email/Text: bncnotifications@phea.org	Dec 09 2022 21:12:00	Fed Loan Serv., PO Box 60610, Harrisburg, PA 17106-0610
517103444	EDI: JPMORGANCHASE	Dec 10 2022 01:53:00	Chase, PO Box 15123, Wilmington, DE 19850-5123
517103445	EDI: JPMORGANCHASE	Dec 10 2022 01:53:00	Chase Slate, PO Box 15123, Wilmington, DE 19850-5123
517103453	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 09 2022 21:12:00	Lexus Financial Services, P O Box 4102, Carol Stream, IL 60197-4102
517103455	Email/Text: camanagement@mtb.com	Dec 09 2022 21:12:00	M&T Bank, 1 Fountain Plz., Buffalo, NY 14203
517156447	Email/Text: camanagement@mtb.com	Dec 09 2022 21:12:00	M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288
517103456	+ EDI: NAVIENTFKASMSERV.COM	Dec 10 2022 01:53:00	Navient, P O Box 9500, Wilkes Barre, PA 18773-9500
517232926	EDI: NAVIENTFKASMDOE.COM	Dec 10 2022 01:53:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
517270218	EDI: PRA.COM	Dec 10 2022 01:53:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517108280	+ EDI: RMSC.COM	Dec 10 2022 01:53:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517183470	+ EDI: CBSTDR	Dec 10 2022 01:53:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
517103460	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 09 2022 21:12:00	Toyota Motor Credit, 4 Gatehall Dr. Ste. 35, Parsippany, NJ 07054
517199761	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Dec 09 2022 21:12:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517437803	Email/PDF: bncnotices@becket-lee.com	Dec 09 2022 21:11:21	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517191563	Email/Text: bncnotifications@phea.org	Dec 09 2022 21:12:00	U.S.Department of Education, C/O FedLoan Servicing, P.O.Box 69184, Harrisburg PA 17106-9184

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517103441	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, PO Box 982235, El Paso, TX 79998-2235
517103454	*+	Lexus Financial Services, P O Box 4102, Carol Stream, IL 60197-4102

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-1

User: admin

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2022 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Michael R. DuPont	on behalf of Creditor Bridgeton Onized FCU dupont@redbanklaw.com lori@redbanklaw.com
Nathan Van Embden	on behalf of Debtor Raymond D Calkin nve@nvanembden.com lstyles@nvanembden.com
Nathan Van Embden	on behalf of Joint Debtor Stephanie L Romano-Calkin nve@nvanembden.com lstyles@nvanembden.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7